

CLAIMS

What is claimed is:

1. A shared product recommendation method, wherein the method comprises:
 - obtaining credit information of a user, wherein the credit information of the user
 - 5 is derived at least in part from a usage history of the user for a first shared product, wherein the usage history of the user comprises a history of whether the user has returned the first shared product on time or whether the user has damaged the first shared product;
 - inputting the credit information to a recommendation model for calculation,
 - 10 wherein the recommendation model is a machine learning model, and model features of the machine learning model comprise the credit information of the user; and
 - recommending a second shared product to the user based on a calculation result of the recommendation model.
- 15 2. The method according to claim 1, wherein the model features further comprise basic information about the second shared product, wherein the basic information about the second shared product comprises a credit admission condition of the second shared product, and wherein the method further comprises:
 - inputting the basic information about the second shared product to the
 - 20 recommendation model for calculation.
3. The method according to claim 2, wherein the model features further comprise information about a condition of use of the second shared product, and wherein the model features further comprise user information used to determine whether the user
- 25 satisfies the condition of use of the second shared product.
4. The method according to claim 2, wherein the calculation result of the recommendation model is a use probability of the user for the second shared product, and wherein the recommending a second shared product to the user based on a
- 30 calculation result of the recommendation model comprises:
 - determining whether the use probability of the user for the second shared product calculated by the recommendation model reaches a predetermined use probability threshold; and
 - recommending the second shared product to the user if the use probability

of the user for the second shared product reaches the predetermined use probability threshold.

5 5. The method according to claim 4, wherein before recommending the second shared product to the user, the method further comprises:

determining whether the user satisfies a condition of use of the second shared product; and

recommending the second shared product to the user if the user satisfies the condition of use of the second shared product.

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6. The method according to claim 3 or 5, wherein the condition of use comprises at least one of the following conditions:

a distance between the user and the second shared product is less than a predetermined distance threshold;

15 the user matches a user group predetermined for the second shared product;

a use environment of the user matches a use environment predetermined for the second shared product; or

a proportion of a negative usage history in the usage history of the user for the second shared product is less than a predetermined threshold.

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7. The method according to claim 1, wherein the credit information of the user is a credit score obtained after the user is evaluated based on a credit evaluation model.

25 8. A shared product recommendation apparatus, wherein the apparatus comprises:

an acquisition module, configured to obtain credit information of a user, wherein the credit information of the user is derived at least in part from a usage history of the user for a first shared product, wherein the usage history of the user comprises a history of whether the user has returned the first shared product on time or whether the user has damaged the first shared product;

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a calculation module, configured to input the credit information to a recommendation model for calculation, wherein the recommendation model is a machine learning model, and model features of the machine learning model comprise the credit information of the user; and

35 a recommendation module, configured to recommend a second shared product to the user based on a calculation result of the recommendation model.

9. The apparatus according to claim 8, wherein the model features further comprise basic information about the second shared product, and the basic information about the second shared product comprises a credit admission condition
5 of the second shared product; and

the calculation module is further configured to:

input the basic information about the second shared product to the recommendation model for calculation.

10 10. The apparatus according to claim 9, wherein the model features further comprise condition of use information of the second shared product and user information used to determine whether the user satisfies a condition of use of the second shared product.

15 11. The apparatus according to claim 9, wherein the calculation result of the recommendation model is a use probability of the user for the second shared product; and

the recommendation module is configured to:

determine whether the use probability of the user for the second shared product
20 calculated by the recommendation model reaches a predetermined use probability threshold, and recommend the second shared product to the user if the use probability of the user for the second shared product reaches the predetermined use probability threshold.

25 12. The apparatus according to claim 9, wherein the recommendation module is further configured to:

determine whether the user satisfies a condition of use of the second shared product before recommending the second shared product to the user; and

recommend the second shared product to the user if the user satisfies the
30 condition of use of the second shared product.

13. The apparatus according to claim 10 or 12, wherein the condition of use comprises at least one of the following conditions:

a distance between the user and the second shared product is less than a
35 predetermined distance threshold;

the user matches a user group predetermined for the second shared product;

a use environment of the user matches a use environment predetermined for the second shared product; and

a proportion of a negative usage history in the usage history of the user for the second shared product is less than a predetermined threshold.

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14. The apparatus according to claim 8, wherein the credit information of the user is a credit score obtained after the user is evaluated based on a credit evaluation model.

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15. An electronic device comprising:

at least one processor; and

a memory, configured to store a machine executable instruction, wherein

by reading and executing the machine executable instruction that is stored in the memory and corresponds to control logic of shared product recommendation, the at

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least one processor is prompted to perform the following steps:

obtaining credit information of a user, wherein the credit information of the user is derived at least in part from a usage history of the user for a first shared product, wherein the usage history of the user comprises a history of whether the user has returned the first shared product on time or whether the user has damaged the first shared product;

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inputting the credit information to a recommendation model for calculation, wherein the recommendation model is a machine learning model, and model features of the machine learning model comprise the credit information of the user; and

recommending a second shared product to the user based on a calculation result of the recommendation model.

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